try to have reasonable balance. On the one hand protecting the financial institutions, seeing that they're safely and prudently run, and secondly, on protecting the rights or the well-being of the borrower, the guy that needs to do what you're talking about, to refinance or whatever it is.

So, we're making a little progress. I'm not satisfied we've gone far enough. But where I agree with you is, let's get some value under a man and woman's major asset. And that major asset is a person's home. You talk about strengthening the family, homeownership, that's one of the things we're working hard to get through instead of these massive Government projects, homeownership. That's a good way to strengthen it, and what you're suggesting makes a good deal of sense in terms of strengthening the family and in strengthening the assets.

So listen, that's two. I'm heading back to DC to see my dog and my wife. Thank you all very, very much.

[At this point, Don Reeves presented a gift to the President.]

The President. Thanks so much. May I make one correction here? First, thank you very much for this picture of the Harbor Light and Nubble Light, and that means a lot. And I, as you know, love this coastline. But I said, I was going home to see my dog and my wife. [Laughter] May I, with your permission, may I change the order. I just don't want to have any misunder-standing. [Laughter]

Thank you very, very much.

Note: The President spoke at 7:37 p.m. at Yoken's Restaurant. In his remarks, he referred to Portsmouth Rotary Club president William Holt and members Clifford Taylor and Don Reeves; Capt. Mark Weaver of the Salvation Army, who led the dinner prayer; Harry MacLeod, owner of Yoken's Restaurant; Evelyn Marconi, owner of Geno's Coffee Shop; and former Senator Gordon Humphrey of New Hampshire. A tape was not available for verification of the content of these remarks.

Appointment of D. Cameron Findlay as Deputy Assistant to the President and Counselor to the Chief of Staff *January 15, 1992*

The President today announced the appointment of D. Cameron Findlay, of Indiana, as Deputy Assistant to the President and Counselor to the Chief of Staff.

Since 1989, Mr. Findlay has served at the Department of Transportation, first as Special Assistant to the Secretary and then as Counselor to the Secretary. From 1988 to 1989, he was a law clerk to Associate Justice Antonin Scalia of the U.S. Supreme Court. From 1987 to 1988, Mr. Findlay served as a law clerk to Judge Stephen F. Williams of the U.S. Court of Appeals for the District

of Columbia Circuit.

Mr. Findlay received a bachelor's degree from Northwestern University and a master's degree in philosophy, politics, and economics from Oxford University, which he attended as a Marshall scholar. He returned to the United States to study law at Harvard University, where he received his J.D. Mr. Findlay was born September 7, 1959, in Chicago, IL. He is married to a law school classmate, Amy S. Findlay, and they have one child. They reside in Alexandria, VA.